



■ spotlight

November 2012 Vol. 45 No. 11



2013
IT'S
TIME

A monthly publication spotlighting top producers of American Income Life and National Income Life



Roger Smith

Chief Executive Officer
AIL & NILICO

I'm not saying that we are about to birth a baby. That's what Mr. Rapoport did when he founded American Income. I am saying that it's time our baby — the one we call American Income, National Income, Union Heritage — grows up to be the man or woman that it was meant to be!

At this time last year, I asked you to join me in taking a *Leap of Faith*. You responded by delivering a string of unprecedented record-breaking months. And you crushed it in October by making it the second largest month of the year and the best October in the history of our great company!

So far this year, you generated more than 3 times the number of referrals than we did in the entire year of 2011. Of course, the increased referrals produced more sales, more profit for you, more revenue for the Company and even more leads.

It all sounds pretty good, doesn't it? And it is, if you are looking at the accomplishments alone. But if you look at it with the idea of what "can be" in mind, then you start to understand the urgency.

And most importantly, we must operate from a position of strength to accomplish these ambitious goals.

The stronger we are, the greater the opportunity for all of us and the better we are positioned to empower even more people so they can create better lives for their families.

I am always surprised that when a company announces they are creating 2,000 or 3,000 jobs, it's exciting news and people take note. It's time that American Income causes an effect on the economy. Instead of creating 2,000 or 3,000 jobs, how about if we create 20,000 or 30,000 jobs? Opportunity stands strong at American Income and I think *It's Time* that we let the world know it.

The more people we empower, the more we can do to help protect working families from financial hardship. *It's Time* we made it our mission to protect the 36 million people in our demographic that studies say do not have enough life insurance to protect themselves and their families.

It's Time that we help ensure the children of working families have a real chance to receive the higher education every child deserves and every parent wants.

The stronger we are, the more we can stand up to the injustices in this world and give a voice to those who have little or none.

The motivator Jim Rohn said, "Without a sense of urgency, desire loses its value." *It's Time* to be driven by that sense of urgency. We can't be content to wait and see what will happen. *It's Time* for us to make the right things happen.

It's Time to push the limits of what we think we can do, how far we think we can go.

It's Time to recognize just how important this great company is.

It's Time to step up and create our destiny.

spotlight

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**sga career track
New Markets Opening
& Expanding**

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.

total bonuses paid out

This month AIL and NILICO paid a total of \$3,402,970 in bonuses. For more information on the monthly bonuses, turn to Page 32-37.

Total: \$3,402,970

required retention rate

Effective Jan. 1, 2012, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first eight months. The rates listed below are for *Spotlight* recognition only.

Retention: 69.0%
Net to Gross: 78%

dates to remember

eApp business and paper applications subject to the **7 day hold** should be uploaded or sent to Home Office by **Friday 12/21** before 2:00 P.M. CST. Paper apps for areas excluded from the 7 day hold and PR credits must be at HO by **Thursday 12/27** to count for **December** production.

notes of importance

To encourage self-employed PR Reps and PR Managers to save for retirement, AIL/NILICO offers an opportunity to receive matching bonus contribution funds into a qualified retirement account based on years of service as a self-employed PR person. Review appropriate regulations for contributions in the UFCW 1518, OPEIU 277 and CEP 247 union agreements, since rules differ for U.S. and Canada contributions. For more information, contact **Wendy Copeland at wmcopeland@aillife.com**.

record breaker for October



Mark Neilson

Personal Producer
\$95,151 Net ALP
*Read more on page 15

***look for the asterisk**

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2013 Awards Presentation, are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. You can view the 2013 Convention Qualifications online at www.aillife.com or www.nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Hilton Riverside located in New Orleans, Louisiana! The convention will be held June 2-5, 2013.*

It's Time

Each year at the Fall SGA Meeting, I announce the theme for the coming year. I usually open with a story that helps to segue into the theme and why I feel it's important to allow those words to direct us for the next 12 months.

This year I knew I had to cut to the chase. My perspective of time is changing; it's possible that my 60th birthday, which we celebrated while we were in Las Vegas, has made time seem more finite.

Our theme for 2013 is "*It's Time*."

Here's the thing about *It's Time*: when it's spoken, something dramatic is going to happen. When Arnold Schwarzenegger says it, something is going to blow up. When Superman says it, he's about to save the world. Something HUGE is about to happen... imminently. Not next month — not next week — not the day after tomorrow. *It's Time* now!

To paraphrase the playwright Arthur Miller, saying "*It's Time*" is like throwing a ticking time bomb through a window.

Let me give you a more personal example that most of us can relate to. Obviously, I'm talking from the perspective of a guy and a dad, so for the women (especially moms) reading this, feel free to add a fist pump or an amen!

Here's the thing: when your pregnant wife says, "Honey, it's time," YOU GO NOW! Under no circumstances do you say, "Let me just finish lunch" or "Can't it wait 'til the game is over?"

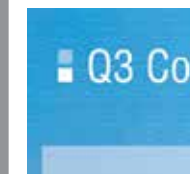
When she says, "*It's Time*," you better be on your feet, suitcase in hand or you're going to be playing doctor! Something life changing is about to happen and things will never be the same again. Ready or not.

That is where we are today.



**direct code
training bonus**

pg. 04



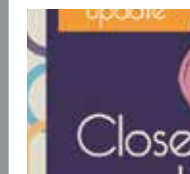
**Q3
contributions**

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**leadership
academy**

pg. 16



**closer to
the heart**

pg. 19



**SGA
meeting**

pg. 20



**LOOK
FOR ME!**

ANNIVERSARIES

34 Years of Service
Donald Spohn, PR
30 Years of Service
Josh Chalom, SGA
James Surace, SGA
29 Years of Service
Don Foti, SGA
Cindy Furer, SGA
26 Years of Service
Mark Bleier, AGT
Irene Rurycz, PR
25 Years of Service
Billy Sauers, PR
24 Years of Service
Erik Graham, MGA
21 Years of Service
Rona Pileggi Spano, PR
19 Years of Service
Robin Andrade, PR
Chris LaFond, SGA
18 Years of Service
Laurie Gruber, PR
Laurie Onasch, PR
14 Years of Service
Paul Rumbuc, SGA
Scott Sonnenberg, SGA

13 Years of Service
Mark Gagliardi, PR
Al-Karim Walji, AGT
12 Years of Service
Janice Dixon, AGT
Sharone Manone, MGA
Arthur Westergren, AGT
11 Years of Service
Harold Canter, AGT
John Farley, AGT
J T Tasker, PR
Cynthia Wilhelmi, AGT
10 Years of Service
Philip Currie, AGT
Robert Dunn, MGA
Ronald Friedlander, AGT
Saeideh Nessar Ali, AGT
9 Years of Service
Willie Hayden, AGT
Eric LaBossiere, MGA
Maijargal Sukhbaatar, AGT
8 Years of Service
Robert Appel, GA
Dawn LeBlanc, AGT
Brandon Teter, RGA

7 Years of Service
Steven Edgell, AGT
Sabrina Lloyd, SGA
Dennis Titcombe, AGT
6 Years of Service
Noel Ables, MGA
Katy Hogge, PR
Lorenzo Lameko, MGA
Robert Webb, AGT
5 Years of Service
Jennifer Holliday, AGT
Kevin Holtz, GA
Karen Sessing, GA
Amy Shui, AGT
Eric Trautloff, GA
4 Years of Service
Andrew Aaron, RGA
Justin Adams, RGA
Rajeev Arora, AGT
Frank Cousins, SA
Diane Crawford, AGT
Lori Dacyk, MGA
Dee Hettinger, PR
Lacy Martin, PR
Lleison Martinez, AGT
John Passi, SA

Yadollah Pourjalali, GA
Rob Speers, AGT
Clinton Talbert, AGT
Bruce Viaje, GA
3 Years of Service
Adeyemi Akinade, MGA
Derron Alexander, GA
Scott Davis, SGA
Scott Davison, GA
Mack Doby, RGA
Lee Fivenson, PR
Mark Glazer, GA
Andrew Helgeson, MGA
Nic Iagulli, AGT
Robert Nolan, MGA
Alicia Olson, AGT
Sheree Risley-Aragon, AGT
Jose Rubio, AGT
Patrena Smith, PR
Ofa Tupouniua, MGA
Ellen Weinstein, SA
Cherri Xie, MGA
2 Years of Service
Michele Angelini, AGT
Christine Curran, MGA
Devin Dingey, SA

Lynn Doolittle, AGT
Alexander Dorey, MGA
Brian Giffin, SA
Brian Jerome, GA
Armond Khodaverdi, AGT
Sean Kiersztyn, GA
Kody Kramme, MGA
Lamar Livingston, AGT
Chin Long, SA
Olukushe Mason, AGT
Julia Misluk, GA
Antonio Monica, MGA
Raphael Musto, GA
Kelly Ryan, AGT
Marc Salvaggi, SA
Marium Sherzai, AGT
Anthony Simkovich, PR
Carl Smith, AGT
Jaime Starcheski, PR
Senelinah Talamaivao, AGT
Lisa Verlander, PR
Markena Ward, AGT
Bobbi Wiatr, AGT
Emily Youngpeter, SA
Amanda Zophin, GA

1 Year of Service
Jonathon Anderson, GA
Ronald Baldwin, SA
Christine Barbour, GA
Casey Cash, GA
Thomas Crutcher, SA
Tanner Daves, GA
Stacey Davis, MGA
Guillermo DeLaVega, SA
Aja DeVore, GA
Ryan Dreier, AGT
Orin Dutra, SA
Valen Eberhard, SA
Lydia Ertle, SA
Brodie Fischer, GA
Justin Fisher, SA
Kenneth Fredieu, AGT
Angela Garnett, AGT
Pamela Garrett, SA
Michael Gerstein, GA
Amandeep Kaur Gill, SA
Godfrey Goodrich, SA
Lupelima Gray-Patea, AGT
Joseph Hagerman, GA
Mark Harhager, GA
Charne Hart, SA

Isaac Hernandez, GA
Denise Hewison, SA
Charles Hood, SA
Nectaria Horos, AGT
Adrian Johnson, SA
Darryl Johnson, SA
Jason Johnson, SA
Emlen Kahoano, SA
John Kaster, AGT
Jonathan Laaker, MGA
Minnie Lee, SA
Gwendolyn Imacool, AGT
Andrew Mar, GA
Susan Marchese, SA
Claudine Fatima Martin, SA
Andrew McCarthy, SA
Michael McPherson, SA
Andrew Melanson, SA
William Myatt, GA
Carlos Myers, SA
Priscilla Nelissen, GA
Lysa Nguyen, SA
Stephen Norman, AGT
Hakan Ozalpaskan, SA
Andrew Paogofie, SA
Kershawn Payne, GA

Alan Pazmoran, GA
Jeffrey Pearce, SA
Cynthia Peterman, AGT
Oscar Portillo, SA
Lynne Porturas, AGT
Robert Ringelsten, AGT
Helena Ronci, SA
Hector Sartori, AGT
Joseph Schneider, GA
Nir Sharon, AGT
William Shockley, SA
Leroy Simpson, SA
Joseph Smith, SA
Lisa Smith, AGT
Wendy Sotelo, SA
Marcus Street, GA
Janko Todorov, SA
Joseph Walaan, GA
Noah Waldman, SA
Alexandra Wolter, SA

NEW
SGA



Christopher Lussier

**October 29
Tennessee**

Chris was recruited into the DiChiaro/Correa Agency in Denver in 2010 after responding to a Craig's List ad. "Burned out on the cubicle environment," Chris also had a desire to own his own business and to lead and grow his own team. He says he has a never-say-die attitude, a strong belief in Opportunity Unlimited and in himself. Chris and wife Jennifer live in Memphis with their children Soleil, Phoebe, Matthew, Genevieve, Cecilia and Timothy.

PROMOTIONS

State General Agent
Christine Judge
Chris Lussier
Regional General Agent
Syed Quadri
Samer Saati
Samantha Sliger
Krista Thieme
Brian Wilson
Master General Agent
Ahmad Abdollahzadeh-Parsa
Benjamin Ainscough
Bobby Beatty
Nicholas Clark
Gian-Paolo Diberardo
Alexander Dorey
Aaron Garcia
Nicki Griffiths
LaLitha Janardhanan
Cameron Kline
Alisha Klutz
Lorenzo Lameko
Jason Lassie
Amie McCracken
Joy Nardone
Daniel Rapp
Michael Romeo
Rachel Wade

60% General Agent
Jonathon Anderson
William Brookshire
Dustin Brooks
Devon Chapman
Robert Gibson
James Harrison
David Higa
Steven Huenergardt
Tay Krause
Mary Reed
Keven Silvia
Andria Standifer
James Speak
57.5% General Agent
Lisa Balogh
Melissa Beauchamp
Tawana Boyd
Lewis Clack
Enero Cooper
Alexandra Curtin
Aja Devore
Mark Diebolt
Nicole Epstein
Jamie Gardner
Jenna Grula
Daniel Jarach
Jeffrey Layton

Christopher Madsen
Joannabelle Magnuson
Chad McLaughlin
Roberto Nieves
Alan Pazmoran
Robert Gibson
Kelly Pilling
Marveliz Polanco
Matthew Porter
Tamoy Redwood
Sean Velasquez
Alireza Yaesubi
55% Supervising Agent
Christopher Alderson
David A Alvarez
Dominic Bellamyama
Carolyn Bishop
Shawny Blankingship
Marsha Bolden
Maleah Bourda
Gregory Breville
Robert Burroughs
Veronica Carrion
Howard Cho
Elizabeth Conley
Fadi Farha
Scott Gardner
Russell Holzer

Ryan Jacobs
Kenneth Jefferson
David Koons
Minnie Lee
Mynor Lemus
Wendy Pierre
Daniel Maslanka
Naven Mason
Justin McDonald
Devon Miller
Glenn Miller
Valeree Miller
Paul Nadelman
Shawna Paramo-Lavoilette
Robert Park
Carol Peel
Tanya Potter
Joe Ramirez
Robert Rowell
Sheryl Roy
Shannon Ruffin
Dustin Smith
Michael Sudzina
Erica Terneus
Josh Tompkin
Gabriel Tucker
Autumn Turner
Alfred Valencia

Paul Villar
Bettie Wallace-Moore
William Whaley
52.5% Supervising Agent
Jordan Albright
Tiqua Anderson
Carlos Arballo
Liliana Avila
Andjela Avram
Daren Baker
Blake Berry
Christie Blair
Katherine Boggan
Kieshia Branker
Maliki Brown
Terence Brown
Jane Callies
Katherine Campbell
Martin Carbo
Vincent Carl
Jacqueline Castro
Gavin Chung
Oluwaseun Cole
William Cole
Ryan Coleman
Michael Coulthard
Francisco Cuadra
Donald Devoise

Michael Dibona
Patrick Dreelan
Marcos Dupreyraola
Jeffrey Edwards
Loretta Ekeroma
Troy Elliott
Joshua Engel
Richard Faller
Brian Fleuridor
Donald Frost
Larry Gatt
Ryan E Greene
Genesis-Jane Hall
John Hannah
Shauna Hannemann
Blanche Harris
Michael Herbert
David Hernandez
Alexandra Hilario
Aren Jackson
Jason Johnson
Shawn Johnson
Clarence Jones
Devin Jump
Juan Justiniano
Bheskar Kallicharan
Jocelyn Kehr
Scott Kelley

Sharlene Key
Thomas King
Ronald Knight
Jennifer Kopitski
Charmaine Lam
Raymond Lau
Angela Law
Isha Lewis
Joey Lin
Darryl Lockett
Zepher Loesch
Michael Lomas
Nejala Mackey
Anshul Malhotra
Darrick Mallett
John Malloy
Kristopher Meal
Daniel Melendez
Dale Meyer
David P Miller
Nadia Million
Jimmy Moore
Jonathan Ng
Brittney Nunn
Jeanette Ortiz
Philip Parrott
Victoria Perea
Tram Pham

Chayna Phillips
Michael Prestridge
Alberto Puig
David Riddle
Kenneth Rienth
Kevin Rigney
Raymond Ross
Brian Rusk
Gian Shaw
Leroy Simpson
Brien Standifer
Kayla Stewart
Christopher Straccialini
Charlton Strickland
Susan Stubbs
Todd Taylor
Kevin Thomas
Kurt Thomas
Leonard Transfiguracion
Christy Vadala
Andrew Vankleeck
Clarence Waller
Sean Watkins
Gjaison White
Terry Woods

NEW
SGA



Nigel Crowe

**November 1
St. Louis, MO**

Nigel came to AIL via the Williams-Zophin Agency a mere 11 months ago, but he is a 10-year veteran of the insurance industry. Nigel claims he had his sights set on the SGA position from Day One. He says that American Income is one of the best kept secrets there is in terms of the value of the opportunity, and he looks forward to making that opportunity available to more people. Nigel and wife Karen are the parents of Ayden and Leslie.

MILLION DOLLAR CLUB

Another champion, another milestone! Each champion will receive a bonus of \$5,000 and the Million Dollar Club Award. Congratulations on your achievements.



\$2 Million Club

Ruben Soberanes

Jatoff-Foti Agency
Contract Date 12/1/1998
Qualified October of 2012
\$2,004,837 of Net ALP



Karen McQuoid

Friedlander Agency
Contract Date 12/18/02
Qualified October of 2012
\$1,011,490 of Net ALP

FOUNDERS CLUB

October 2012 Qualifiers — Outstanding Producers & PR Representatives:



Ronald Rivera

Cohen-Cohen
4th Qualification
\$78,264 Net ALP
83.1 Ret



Mark Neilson

Altig-Orlovic
1st Qualification
\$137,036 Net ALP
81.6 Ret

Direction



Domenico Bertini

Vice President of
Field Operations

Time Waits for No One!

It's time... our time is now. Life will not wait, and neither will success. Let's not waste this short time we have trying to live someone else's life or achieve someone else's goals. Do not wait for January to start setting your 2013 goals — you need to start now. The only way you can beat time at its game is by anticipating it. By January, it will be too late. After the holidays, the weight of ordinary life will return on January 1st, and it will hold you back from setting goals. You cannot wait for that to happen.

How clear do you see the road ahead of you in 2013? Are you letting your imagination drive your vision and therefore your goals for 2013? Albert Einstein once said that imagination is more important than knowledge because it tells us what can be and not what is. And what can be is what we need to guide our company into success in the years to come. Our future success hinges on what we believe we can achieve. \$250 million was only the beginning of our "what can be;" it's time to move that up to \$500 million!

“Do not wait for January to start setting your 2013 goals — you need to start now. The only way you can beat time at its game is by anticipating it.”



With laptop trainers Amanda Beyersdorff and Renee Jeffries

Roghie Hassan Loo thought it possible to break \$300,000 of Net ALP in one year. Then came Ofa Tupouniua, who thought it possible breaking Roghie's record, and she did just that. Tone Munro moved the competition to the stratosphere by breaking the \$400,000 mark, and this year rumor has it that someone will make a new mark on Mars with over \$500,000 of Net ALP.

See? The goal we set for 2014 was just the beginning of what can be. It's time, dear friends and associates, to take this company to the stratosphere and then Mars. Together we will accomplish all we want and desire — the time is now!



Susan Fuldauer
Vice President of
Public Relations Field Operations

It's Time...

As the end of 2012 nears, we are finishing up what should be a year of positive lead growth for Team PR.

Getting here took a *Leap of Faith* and a commitment from the field and executive management team to provide the tools and incentives to move PR from good to better along the road to greatness. Now it is time to reflect on the year that is behind us in order to prepare for the year ahead.

The demand for leads is ever-increasing. Our agency partners show no sign of slowing down and 2013 should be another record-breaking year. It is imperative that Team PR step up to the challenges that 2013 will bring. Now is the time to create the plan for the work to be done that will result in solidifying our current relationships and prospecting for new relationships. It's much like the old Girl Scout song some of you may remember: "Make new friends, but keep the old. One is silver and the other gold."

2012 was a year of renewed PR Leadership Development, contests that challenged us to leave our comfort zones, and a look into profitability of our groups. Our expectations rose, inspections became the norm and activity increased. Empowering individuals is the new culture.

PR will continue to Rise and find new connections to our working families. *It's Time* we touched more and more families. *It's Time* we prepare to move a little more outside of our comfort zones. *It's Time* we take advantage of our opportunity and meet the needs of our partners. Setting our goals, activity and plan in motion now will determine our success as we enter 2013. The work that is being done now will determine the tone and push for the new year.



With Debbie Enstedt and Diana Crosby

It's Time that we move to the next level of quality lead generation. Team PR 2013 is developing a strategy to do just that. It will take the entire team's resolve to be focused and relentless in our pursuit of new markets and sustaining our current relationships. *It's Time* to make the move. You decide if you are on the Rise with Team PR or simply going to be status quo, which, by the way, is unacceptable!

American Income & National Income

- | | |
|---|---|
| \$25,000 — L.A. County Federation of Labor - Prop 32 member communication | \$5,000 — Children's National Medical Center/Dr. Bear's Closet - For providing items to patients and stocking playrooms |
| 25,000 — Unity Convention 2012 - For the Super-O-Rama | 5,000 — Texas AFL-CIO Scholarship Fund |
| 10,000 — American Sustainable Business Council - Sponsor of the Summit for a Sustainable Economy and Legacy Reception | 3,000 — The Newspaper Guild Freedom Award Fund - Patron supporter at the event |
| 10,000 — BCTD - Sponsorship of the BCTD 2012 PLA/CWA Conference | 2,800 — Int'l Brotherhood of Teamsters - Teamsters Women's Conference |
| 10,000 — CMRAVE - In support of Helmet to Hardhats | 2,500 — DC Employment Justice Center - Friend level sponsor at the Labor Day Breakfast 2012 |
| 5,000 — American Labor Museum - In support of the Botto House National Landmark | 2,400 — Guide Dogs of America - 32nd Annual Charity Banquet and golf tournament |
| 5,000 — Beaver Area Heritage Foundation - In support of the Beaver Station Multi-Use Cultural and Event Center | 900 — Americans For Democratic Action - Two tickets and a half page ad for the 65th Annual Awards Banquet |
| 5,000 — Campaign for Migrant Workers Justice - For supporting migrant farm workers in the Deep South | |

Top Contributions of Centralized PR

- | | |
|---|---|
| \$5,000 — UFCW Golden State 8 - Diamond Sponsor for Golf Tournament | \$1,000 — New Mexico Federation of Labor AFL-CIO - Convention & Labor Day Picnic Sponsorship |
| 3,500 — Senders Communications Group - Ad | 1,000 — Ohio State Building and Construction Trades Council - Convention |
| 2,664 — IBT 42 - Vote 'No' on Prop 32 Buttons | 1,000 — Teamsters Joint Council 32 - Convention |
| 2,600 — Teamsters Joint Council 7 - Gold Sponsor for Golf Tournament | 1,000 — Union Sportsmen Alliance - Dallas Area Conservation Dinner |
| 2,500 — Contra Costa County AFL-CIO, Central Labor Council - Dinner and Ad | 850 — Laborers District Council - Raffle Prizes for Golf Outing |
| 2,500 — New Jersey Credit Union League - Convention | 850 — LIUNA Ontario Provincial District Council - Golf Tournament |
| 2,500 — Sacramento Central Labor Council, AFL-CIO - Labor Awards Dinner | 800 — Alberta Building Trades - Brunch Sponsor for Conference |
| 2,000 — IBT 294 - Golf Tournament | 800 — UFCW 1546 - Golf Tournament |
| 2,000 — IUOE 3 - Golf Tournament | 785 — San Diego and Imperial Counties Labor Council, AFL-CIO - Breakfast and Ad |
| 2,000 — Michigan Snowmobile Association - Scholarship | 780 — Houston Chapter of Credit Unions - Vendor Night |
| 1,850 — LIUNA 300 - Dinner and Ad | 750 — Alaska AFL-CIO - Prize Sponsor for Sporting Clay Shoot |
| 1,778 — Teamsters Joint Council 25 - Raffle Prizes for Charitable Trust's All-Charity Event | 750 — Credit Union Executive Society, Michigan - Conference |
| 1,725 — Arizona Building Trades - Golf Tournament and Ad | 750 — Minnesota United Snowmobilers Assoc - Scholarship |
| 1,700 — Nova Scotia Federation of Labor - Alex "Sugarcamp" MacDonald Golf Tournament | 700 — Cosmetology Association of Nova Scotia - Prize Sponsor for General Meeting |
| 1,500 — Maryland State & Washington DC Building and Construction Trades Council - Silver Sponsor for Conference | 658 — National Fraternal Order of Police - Fall Board Meeting and President's Conference |
| 1,500 — Ohio AFL-CIO - Ad & Convention | 650 — Utah AFL-CIO - Conference |
| 1,500 — UFCW 135 - Golf Tournament | 630 — Teamsters Hispanic Caucus Florida Chapter - Ad |
| 1,500 — UFCW 175 & 633 - Golf Tournament and Donation for Stewardship Event | 600 — CJA 45 - Pin Flag Sponsor and Dinner Ticket for Golf Tournament |
| 1,500 — UFCW 23 - Scholarship | 600 — IBT CA State Cannery Council - Conference |
| 1,500 — Washington State Labor Council, AFL-CIO - Silver Sponsor for Golf Tournament and Poker Run | 600 — Missouri AFL-CIO - Convention |
| 1,100 — IAM District Lodge 190 - Tee Sponsor for Golf Tournament | 600 — Northeastern Illinois Federation of Labor - Ad |
| 1,023 — ILWU 142 - Door Prizes for State Convention and Labor Day Events | 600 — SEIU 73 - Picnic Sponsorship |
| 1,000 — Hall of Fame Central Labor Council, AFL-CIO - Scholarships | 600 — St. Joseph College Seminary - Dinner and Ad |
| 1,000 — Illinois AFL-CIO - Donation for Labor and Politics Event | 600 — Tavern League of Wisconsin - Convention |
| 1,000 — Maricopa Area Labor Federation - Operation Freedom Bird Golf Tournament | 600 — UFCW 1995 - Gold Sponsor for Golf Tournament |
| 1,000 — New England States Pipetrades Association - Convention | 600 — United Farm Workers of America - Sponsor for 50th Anniversary Concert Series |
| 1,000 — New Hampshire Snowmobile Association - New Hampshire Grass Drags Event Sponsorship | 600 — United Steelworkers of America District 1 - Poker Run Sponsorship benefiting strike fund and laid off members |

**NEW
IMPROVED!**



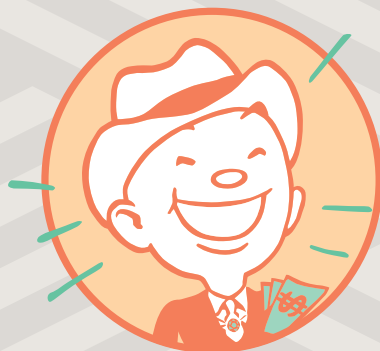
PERSONAL RECRUIT — PRODUCTION BONUS —

October Bonus Payout: **\$4,900**

October Bonus Qualifiers: 18

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Tevita Tupouniua	\$1,000	Devon Chapman	\$200	Aaron Haynes	\$200	David Rigney	\$200
Donald Snyder	500	Derek Combs	200	Andy Jaikaran	200	Ruben Santillana	200
Kirsten Anderson	200	Aaron Dunlap	200	Christopher Kennedy	200	Richard Scofield	200
Bobby Beatty	200	Blake Handrick	200	Cameron Moore	200	Rami Tannenbaum	200
Cliff Bonny	200	Roghie Hassan Loo	200	Jesse Remby	200		

— WHAT ARE YOU WAITING FOR? —



With the holidays right around the corner, who couldn't use an extra \$5,000? Work fast to "hire" 3 personal recruits who achieve the production objectives by December 31st. Your recruits have until March 31, 2013 to reach the production objectives, make it your goal to collect the bonus in time to be a holiday hero!

Remember, a personal recruit can be a personal acquaintance, friend, family, neighbor, bartender, waitress, mall worker, the guy behind you at the convenience store, or recruits from unique or special recruiting efforts and referrals from in-home recruiting on the laptop.

ALL-TIME RECORD BREAKER



MARK NEILSON

\$95,151 Net ALP October 2012

Congratulations to Mark Neilson of the Altig-Orlovic Agencies for breaking the all-time single month record for individual net ALP by writing \$95,151 in October 2012.

Mark's achievement was accomplished by careful execution of a plan he had been developing for months. He started with leads and then, after building a large referral base, relied solely on referrals. Mark hired a booker to ensure he had 10 appointments each day. He conducted more than 100 presentations and had a whopping 70% closing ratio.

Increased activity and working referral leads effectively were the keys to Mark's record-breaking month.

Mark humbly says, "I really just wanted to see what I am capable of doing." He credits extensive planning and his reliance on referrals for this success. He says calling on referrals he collected in a timely manner made his achievement much easier.

Mark, we salute your accomplishment!

Directors of the Month



Driving Excellence

Sales Director of the Month

Leaders growing leaders!

Chris Selejan



Chris had 86.8% growth over October of 2011.

We salute your achievement, Chris!

PR Director of the Month

Leaders growing leaders!

Patti Morgan

PR Directors earn points based on overall growth of their territory and percentage of their team earning a monthly bonus.

Patti Morgan is the Top Director for October 2012. She had a total of 10 pts.

Congratulations on your success, Patti!





LEADERSHIP ACADEMY

Leadership Academy Dates Announced for Q1 2013

The Home Office has released Leadership Academy dates for the First Quarter of 2013:

- Leadership 101** — January 21-25
- Leadership 201** — February 26-March 1

Last year saw capacity crowds at several Leadership Academy sessions, so if you are interested in attending, talk to your SGA now to ensure you get a place in the session of your choice.

Leadership Academy is the first step on the path to management at American Income and National Income. Not only will you be trained by proven leaders, but you will develop friendships that will last a lifetime.



Here's what previous attendees say about their experience:

"Leadership Academy has changed my life. My mission is to recruit talented people to AIL so that I can continue the legacy and give others a chance to be an agency builder themselves. Thank you for giving me this opportunity."

"Extremely thankful for the opportunity to attend. It is a great program that shed light on a bigger picture and created a focus and drive to aspire towards."

"Leadership Academy was one of the best experiences I have ever had, and I am honored to be one of the few selected to attend. It was awesome to hear strategies from some of the best that AIL has ever seen."

"Leadership Academy is the best thing for anyone in management to attend. I learned so much in a short time."



"I believe the real difference between success and failure in a corporation can be very often traced to the question of how well the organization brings out the great energies and talents of its people."

— Thomas J. Watson, Jr.

Leadership



Larry Strong

Vice President of
Agency Leadership Development

Plenty of Time?

*Ticking away the moments
That make up a dull day
Fritter and waste the hours
In an off-hand way*

*Kicking around on a piece of ground
In your home town
Waiting for someone or something
To show you the way*

*Tired of lying in the sunshine
Staying home to watch the rain
You are young and life is long
And there is time to kill today*

*And then the one day you find
Ten years have got behind you
No one told you when to run
You missed the starting gun*

— "Time" by Roger Waters, David Gilmour, Nick Mason, and Richard Wright (Pink Floyd) from the 1973 album "Dark Side of the Moon"

The average American lives 78.3 years. That is about 29,000 days, 684,000 hours and 42,000,000 minutes, give or take... and counting... The one thing we are afforded in life that we can never get back once it is gone is time.

So, IT'S TIME to make sure I don't waste any more time.

IT'S TIME to make sure I have a pretty decent understanding of my purpose for living.
IT'S TIME to make sure I tell whomever I am supposed to tell today that they are important and valuable to me.

IT'S TIME to take a personal inventory of whom I may have hurt or harmed in some way and make appropriate amends as much as possible.
IT'S TIME to be grateful.
IT'S TIME to do what people recommend — stop and smell the roses.
IT'S TIME to remember to think before I act or speak.
IT'S TIME to understand there is a difference between what is really important and all the stuff that just seems important.
IT'S TIME to remind myself that it isn't about me.
IT'S TIME to remember how fragile this life is.
IT'S TIME to realize that when the time comes, people will be thinking about whether what the person giving our eulogy is saying about us actually lines up with the person we were and what we did.
IT'S TIME to realize that REAL POWER is leaving something on the table just because I can.

IT'S TIME TO COME UP WITH A LIST OF WHAT REALLY MATTERS.

Last, IT'S TIME to ask ourselves if we are taking full and complete advantage of *Opportunity Unlimited*. We are constantly working on becoming a better company, but, the last time I looked, we are still a company where someone can choose to become an Agent, Manager or PR Rep and have a positive, life-changing experience while building a lasting career and legacy with us.

That's time well spent.

Stay Strong! Lead on!

Things just got Pinteresting at AIL!

ATTENTION LADIES!



We're excited to announce that American Income Life Insurance Company is now on Pinterest! The AIL Ladies Pinterest page is a fun way for the women of AIL to network together and INSPIRE each other by sharing tips, tricks, and creative ideas. Together we can brainstorm how to meet our personal and professional goals and represent our Company proudly.

Fashion trends for the field? Check. Recipes for girls on the go? We've got'em. Inspirational quotes, travel tips, and fitness routines? Look no further! The AIL Ladies Pinterest page is a fun, fresh, feminine outlet for the Agents, GAs, SAs, MGAs, RGAs, SGAs, wives, sisters, mothers, and daughters of American Income Life Insurance Company.

Ladies, the men may outnumber us in the field, but we've got two things they don't — Pinterest and GIRL POWER!!! Spread the word to any AIL ladies who want to join in on the fun.

www.pinterest.com/AILLadies

Smile

AIL photos are now on Flickr!

Did the paparazzi snap a photo of you at Convention or Leadership Academy? Don't worry, before US Weekly or Star magazine were able to publish an AIL Exposé, we were able to upload the photos to the OFFICIAL American Income Life Insurance Company Flickr page for you to enjoy.

Flickr is a popular photo hosting website that does not require you to create an account to view and download photos. Use these photos for Facebook or LinkedIn, or simply to relive your experience in the spotlight.

Don't forget to share your photos with friends, family, and recruits — it's all about selling AIL's *Opportunity Unlimited!*



www.flickr.com/photos/americanincomelife



Update

Closer to the Heart



SGAs Clean the World!

AIL/NILICO SGAs, members of our PR and Home Office management teams, and their guests participated in a volunteer project at Clean the World Las Vegas Recycling Operations Center on Wednesday, November 14.

Ever wonder what happens to the literally TONS of those partially used little bars of soap and bottles of shampoo, conditioner, body wash and lotions from hotels around the world? Clean the World partners with hotels to collect, purify and recycle them, and distribute them to homeless shelters and areas where hygiene has been compromised by poverty or natural disasters. Soap saves millions of lives a year — especially children under the age of five — from death due to completely preventable hygiene related illnesses such as pneumonia and diarrheal disease.

Our group was divided into two shifts, during which participants sorted the items into huge bins under the direction of volunteer coordinator

Shae Hagen. The products are then shipped to Clean the World's headquarters and processing center in Orlando, Florida. According to the center's director, Kevin Williams, they are trying to raise enough money to purchase \$80,000 worth of recycling equipment for the Las Vegas location, which will save approximately \$40,000 in shipping costs to Orlando each month.

Roger Smith presented Clean the World with checks from the SGAs which, when added to partial matching funds from Torchmark, will total more than \$13,800 (so far!) toward the purchase of the needed equipment.

If you wish to donate to this innovative and worthy cause, please send your check payable to "Clean the World" to the Home Office, attention Ginny Crow.

Soap
4,255 pounds total
22,693 soap bars sorted
helping 4,539 individuals

Bottles
1,980 pounds total
21,120 bottles sorted
helping 1,408 individuals

IT'S TIME

2012 NOVEMBER SGA MEETING

The Fall 2012 SGA meeting was held November 11-14 at the Venetian/Palazzo in Las Vegas. As is our tradition, CEO Roger Smith kicked off the meeting Monday morning by announcing our theme for 2013: It's Time. Roger explained that when you say the words "It's Time," you know something important and life changing is going to happen imminently, and that is where we, as a Company, stand today.

President Scott Smith announced the winners of the Bernie Mac contest, who received custom-inscribed baseball bats. Also announced were the winners of the Turf Wars production contest. Each competing Agency received a memento plaque/frame that featured a photo of each pairing. Trash talk and competitive banter were exchanged, but it was all in good fun.

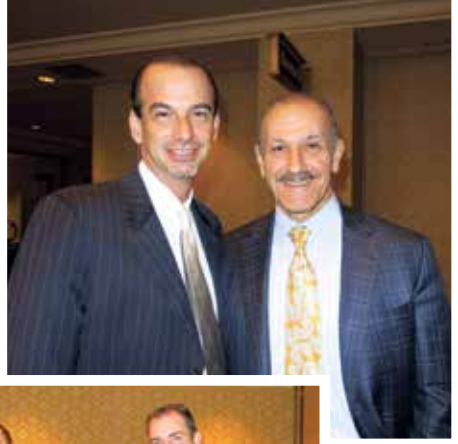
High-energy breakout sessions focused on how to use laptop metrics effectively, the proper way to collect and run referrals, and methods to increase activity.

Retired SGAs Joe Manone and Marc Zipper were guest speakers who talked about "Living the Dream," and how much more valuable Opportunity Unlimited is now than in the past.

A party and roast was held on Tuesday evening in honor of Roger's 60th birthday. OPEIU President Mike Goodwin, in town on union business, stopped by to convey birthday wishes. He also thanked the SGA body for their ongoing support of Labor.

On Wednesday, SGAs, PR management and Home Office staff and their guests rolled up their sleeves for a Closer to the Heart volunteer activity at Clean the World's Las Vegas Operation Center (see page 19).

Don't forget, you can download It's Time 2013 wallpaper for your desktop or mobile device from the Agency Resource Center: www.aillife.com/arc/marketing.aspx



Supervising Agents



1. Michelle Crowe
Pittsburgh, PA



2. Robert Richman
Cleveland, OH



3. Denise Hewison
Columbus, OH



4. Christopher Vasu
Cleveland, OH



5. Adam Huck
Columbus, OH

October Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Michelle Crowe	\$44,406	\$44,570	79.8	Justin Adams	Simon Arias
2.	Robert Richman	43,157	43,857	80	Matthew Parks	Surace-Smith
3.	Denise Hewison	39,828	47,808	78.9	Zachary Hart	Surace-Smith
4.	Christopher Vasu	37,182	39,097	87	Nicholas Zangardi	Surace-Smith
5.	Adam Huck	36,713	51,387	77.5	Zachary Hart	Surace-Smith
6.	Rajendra Narine	35,418	34,814	87	Carl Nazaire	Giglione-Ackerman
7.	Nicholas Moore	33,435	45,217	75.1	Michael Romeo	Oldham-Bianchi
8.	Pamela Altman	32,418	37,559	76.4	Elias Hazen	Surace-Smith
9.	Michael Stuver	32,126	31,502	88	Zachary Hart	Surace-Smith
10.	Devin Dingey	31,691	37,967	96	Dustin Dunlap	Surace-Smith

ALL TIME RECORD: \$286,210 1st Six Mo Agt
ALL TIME RECORD: \$286,210 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Denise Hewison	\$264,202	\$313,232	78.9	Zachary Hart	Surace-Smith
2.	Nicholas Moore	216,784	408,357	75.1	Michael Romeo	Oldham-Bianchi
3.	Adam Huck	198,671	237,231	77.5	Zachary Hart	Surace-Smith
4.	Edward Atkinson	193,336	241,787	82.4	Elias Hazen	Surace-Smith
5.	Ronnie Patea	184,497	219,566	70.3	Stephen Hill	Steve Friedlander
6.	Michelle Crowe	172,239	205,813	79.8	Justin Adams	Simon Arias
7.	Zachary Frentsos	171,832	190,869	75.2	Robert Dunn	Surace-Smith
8.	Marc Salvaggi	155,700	189,038	73.9	Matthew Parks	Surace-Smith
9.	Pamela Altman	154,762	213,484	76.4	Elias Hazen	Surace-Smith
10.	Lawrence Reardon	146,493	188,017	80.1	Thomas Vena	Simon Arias

ALL TIME RECORD: \$653,097 1st Six Mo Agt
ALL TIME RECORD: \$959,675 Net ALP

General Agents



1. David Guzman
Columbus, OH



2. Josh Wheeler
Columbus, OH



3. Nicole Sanders
Cleveland, OH



4. Ashley Wenning
Toledo, OH



5. Tevita Tupouniua
Auckland, NZ



6. Ryan Fickert
Columbus, OH



7. Jennifer Kinder
Overland Park, KS



8. Matthew Conrad
Cleveland, OH



9. London Burnett
Cleveland, OH



10. Andre McCallum
Toledo, OH

October Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	David Guzman	\$128,187	\$163,103	84	Zachary Hart	Surace-Smith
2.	Josh Wheeler	91,523	110,642	77.8	Robert Dunn	Surace-Smith
3.	Nicole Sanders	78,938	117,100	72.5	Matthew Parks	Surace-Smith
4.	Ashley Wenning	72,437	82,608	81.0	Daniel Hartwig	Surace-Smith
5.	Tevita Tupouniua	65,172	82,787	76.8	Ofa Tupouniua	Steve Friedlander
6.	Ryan Fickert	65,024	73,993	81	Dustin Dunlap	Surace-Smith
7.	Jennifer Kinder	63,569	75,064	71.6	Raymond Risucci	Dorian Oldham
8.	Matthew Conrad	60,146	95,998	80.1	Matthew Parks	Surace-Smith
9.	London Burnett	59,637	97,878	69.5	Mathew Hart	Surace-Smith
10.	Andre McCallum	55,269	94,820	77.8	Daniel Hartwig	Surace-Smith
11.	Anthony Theriault	50,249	69,887	79.9	Zachary Hart	Surace-Smith
12.	Mark Glazer	49,219	65,334	73.1	Jason Bratin	Theodore Pappas
13.	Tyler Stewart	48,320	79,370	80.7	Aaron Parks	Simon Arias
14.	Timothy Wilson	45,467	48,377	73.5	Ryan Wilson	Philip Prata
15.	Jacqueline Kosalek	45,261	50,970	77.3	Brett Gryska	Oldham-Bianchi
16.	Daniel Walton	44,919	73,178	78.0	Zachary Hart	Surace-Smith
17.	Vatapuia Vavau	43,782	52,656	81.6	Lucky Faaitiiti	Steve Friedlander
18.	Sokol Fazliu	42,982	56,961	79.6	James Keefer	Simon Arias
19.	Keith Coscia	42,847	43,528	86	Darron Hacker	Surace-Smith
20.	Aldina DaRosa	42,725	47,424	84.2	Byron Paz	Josh Chalom

ALL TIME RECORD: \$441,104 1st Six Mo Agt
ALL TIME RECORD: \$624,474 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	David Guzman	\$704,343	\$875,339	84	Zachary Hart	Surace-Smith
*2.	Matthew Conrad	599,542	859,261	80.1	Matthew Parks	Surace-Smith
*3.	Nicole Sanders	528,815	826,482	72.5	Matthew Parks	Surace-Smith
*4.	Anthony Theriault	394,509	550,006	79.9	Zachary Hart	Surace-Smith
*5.	London Burnett	394,499	589,937	69.5	Mathew Hart	Surace-Smith
6.	Tevita Tupouniua	382,793	668,500	76.8	Ofa Tupouniua	Steve Friedlander
7.	Louis Giogaia	380,589	534,833	88	Levar Morgan	Theodore Pappas
8.	Josh Wheeler	365,034	399,865	77.8	Robert Dunn	Surace-Smith
9.	Elaine Kulawiak	346,133	507,264	75.7	Brett Gryska	Oldham-Bianchi
10.	Vatapuia Vavau	345,772	404,983	81.6	Lucky Faaitiiti	Steve Friedlander
11.	Kevin Holtz	342,937	477,723	70.3	Nicholas Zangardi	Surace-Smith
12.	Zachary Santino	336,041	476,643	74.7	Stephen Jubrey	Oldham-Bianchi
13.	Tyler Stewart	334,952	478,826	80.7	Aaron Parks	Simon Arias
14.	Ryan Fickert	331,783	425,277	81	Dustin Dunlap	Surace-Smith
15.	Timothy Wilson	314,181	336,447	73.5	Ryan Wilson	Philip Prata
16.	Daniel Walton	313,592	473,466	78.0	Zachary Hart	Surace-Smith
17.	Jennifer Kinder	302,527	377,403	71.6	Raymond Risucci	Dorian Oldham
18.	William Myatt	296,825	382,073	76.2	Chad Panzer	Brandon Cooley
19.	Anita Ferris	295,016	411,295	82.8	Steven Cox	Steve Friedlander
20.	Mark Glazer	280,175	408,240	73.1	Jason Bratin	Theodore Pappas

ALL TIME RECORD: \$1,468,394 1st Six Mo Agt
ALL TIME RECORD: \$2,262,883 Net ALP

Master General Agents



1. Zachary Hart
Columbus, OH



2. Matthew Parks
Cleveland, OH



3. Daniel Hartwig
Toledo, OH



4. Jason Bratin
Flushing, NY



5. Stephen Hill
Auckland, NZ



6. Mathew Hart
Cleveland, OH



7. Brett Gryska
Rochester, NY



8. Raymond Risucci
Overland Park, KS



9. Ofa Tupouniua
Auckland, NZ



10. Stephen Jubrey
Rochester, NY

October Production

Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
1.	Zachary Hart	\$226,139	\$328,571		77.6	Surace-Smith
2.	Matthew Parks	139,084	213,091		75.4	Surace-Smith
3.	Daniel Hartwig	126,223	222,468		76.3	Surace-Smith
4.	Jason Bratin	114,234	143,529		69.0	Theodore Pappas
5.	Stephen Hill	113,282	208,504		69.5	Steve Friedlander
6.	Mathew Hart	104,407	151,754		70.2	Surace-Smith
7.	Brett Gryska	103,627	191,739		73.7	Oldham-Bianchi
8.	Raymond Risucci	101,173	126,786		76.3	Dorian Oldham
9.	Ofa Tupouniua	86,107	111,042		72.2	Steve Friedlander
10.	Stephen Jubrey	85,492	168,743		77.9	Oldham-Bianchi
11.	Justin Adams	82,234	137,082		69.8	Simon Arias
12.	Thomas Vena	80,634	119,140		76.1	Simon Arias
13.	Robert Dunn	80,203	128,827		77.1	Surace-Smith
14.	Elias Hazen	77,059	114,452		77.6	Surace-Smith
15.	Robert Kanaan	76,108	127,979		72.6	Imran Satti
16.	Mack Doby	74,936	76,175		77.6	Joseph Diecedue
17.	Ryan Bisanz	73,114	121,122		73.5	Brian Traboulay
18.	Byron Paz	71,398	125,604		78.7	Josh Chalom
19.	George Noujaim	66,148	80,814		84.0	Philip Prata
20.	Dustin Dunlap	65,904	77,900		75.5	Surace-Smith

ALL TIME RECORD: \$438,277 1st Six Mo Agt

ALL TIME RECORD: \$723,872 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
*1.	Zachary Hart	\$1,709,346	\$2,460,355		77.6	Surace-Smith
*2.	Matthew Parks	1,190,655	1,833,295		75.4	Surace-Smith
*3.	Justin Adams	1,132,321	1,518,958		69.8	Simon Arias
*4.	Jason Bratin	952,977	1,437,314		69.0	Theodore Pappas
*5.	Mathew Hart	950,481	1,378,551		70.2	Surace-Smith
6.	Stephen Jubrey	918,631	1,758,792		77.9	Oldham-Bianchi
7.	Matthew Diulus	898,306	1,370,360		69.6	Simon Arias
8.	Ofa Tupouniua	829,611	1,223,330		72.2	Steve Friedlander
9.	Stephen Hill	788,445	1,439,388		69.5	Steve Friedlander
10.	Brett Gryska	718,483	1,319,378		73.7	Oldham-Bianchi
11.	Samuel Cohen	674,937	1,266,628		72.8	Fred Hadayia
12.	Robert Kanaan	633,063	933,051		72.6	Imran Satti
13.	Doreen Ryan-Foti	618,742	2,005,606		72.5	Jatoft-Foti
14.	Daniel Hartwig	613,566	1,084,876		76.3	Surace-Smith
15.	Raymond Risucci	602,270	832,594		76.3	Dorian Oldham
16.	Elias Hazen	599,965	909,720		77.6	Surace-Smith
17.	Robert Dunn	584,552	828,053		77.1	Surace-Smith
18.	Thomas Vena	553,085	813,604		76.1	Simon Arias
19.	Michael Romeo	533,360	1,012,712		77.6	Oldham-Bianchi
20.	Randy Teyssier	525,268	765,383		75.7	Simon Arias

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st Six Mo Agt

ALL TIME RECORD: \$4,468,285 Net ALP

Regional General Agents



1. Patrick Bendure
Columbus, OH



2. Michael Vasu
Cleveland, OH



3. Thomas Vena
Pittsburgh, PA



4. Bo Gentile
Plantation, FL



5. Justin Adams
Pittsburgh, PA

October Production

Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
1.	Patrick Bendure	\$532,667	\$792,160		75.4	Surace-Smith
2.	Michael Vasu	420,286	656,422		73.5	Surace-Smith
3.	Thomas Vena	303,714	503,950		73.5	Simon Arias
4.	Bo Gentile	235,049	380,365		71.4	Williams-Zophin
5.	Justin Adams	230,230	378,694		70.6	Simon Arias
6.	Brett Gryska	182,118	352,426		75.8	Oldham-Bianchi
7.	Robert Janev	169,562	226,800		69.6	Sabrina Lloyd
8.	Paul Kelly	147,382	233,967		80.8	Steve Friedlander
9.	Stephen Hill	141,619	242,828		72.9	Steve Friedlander
10.	Stephen Jubrey	140,081	259,811		77.9	Oldham-Bianchi

ALL TIME RECORD: \$980,159 1st Six Mo Agt

ALL TIME RECORD: \$1,435,508 Net ALP

YTD Production

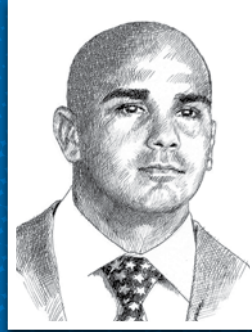
Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
*1.	Patrick Bendure	\$3,842,207	\$5,679,979		75.4	Surace-Smith
*2.	Michael Vasu	3,459,944	5,321,680		73.5	Surace-Smith
3.	Thomas Vena	3,372,054	5,020,372		73.5	Simon Arias
4.	Justin Adams	2,498,230	3,557,548		70.6	Simon Arias
5.	Bo Gentile	2,485,595	3,958,714		71.4	Williams-Zophin
6.	Brett Gryska	2,095,176	3,775,839		75.8	Oldham-Bianchi
7.	Stephen Hill	1,836,571	2,749,378		72.9	Steve Friedlander
8.	Samuel Cohen	1,397,401	2,414,857		73.3	Fred Hadayia
9.	Robert Janev	1,275,747	1,574,013		69.6	Sabrina Lloyd
10.	Stephen Jubrey	1,271,583	2,457,914		77.9	Oldham-Bianchi

ALL TIME RECORD: TAINA LAMEKO \$5,230,627 1st Six Mo Agt

ALL TIME RECORD: \$8,242,209 Net ALP

State General Agents

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-VIII will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-VIII will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.



Simon Arias
CATEGORY I



Fred Hadayia
CATEGORY II



Steve Greer
CATEGORY III



Laura Fisher
CATEGORY IV



Sabrina Lloyd
CATEGORY V



Brandon Cooley
CATEGORY VI



Philip Prata
CATEGORY VII



Jeremy Welch
CATEGORY VIII



James Cunningham & Jamison Weatherspoon

Net ALP \$150,550



Javier Sandoval

Net ALP \$43,663

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards.

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Simon Arias	73.1	\$561,961	\$347,000	162	42.2	204	
	Surace-Smith	75.2	952,954	510,000	187	12.3	199	
	Williams-Zophin	72.3	235,055	225,000	104	18.8	123	
	Oldham-Bianchi	76.2	257,867	282,000	91	29.6	121	
II	Fred Hadayia	73.6	\$156,994	\$158,000	99	35.4	135	
	Bob Olson	76.4	157,813	182,000	87	37.9	125	
	Giglione-Ackerman	76.0	162,729	185,000	88	12.3	100	
III	Steve Greer	73.5	\$189,488	\$139,000	136	60.8	197	
	Imran Satti	73.8	159,248	147,000	108	78.9	187	
	Matt Henderson	71.6	163,006	139,000	117	41.4	159	
	Chris Hernandez	78.4	107,373	134,000	80	58.2	138	
IV	Laura Fisher	76.5	\$112,431	\$113,000	99	105.6	205	
	Joseph Diecedue	75.6	173,500	104,000	167	44.9	212	
V	Sabrina Lloyd	69.8	\$169,563	\$104,000	163	103.9	267	
VI	Brandon Cooley	76.2	\$172,838	\$143,000	121	149.6	270	
VII	Philip Prata	75.9	\$115,974	\$80,000	145	88.9	234	
VIII	Jeremy Welch	74.7	\$98,792	\$70,000	141	110.4	252	

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Simon Arias	73.1	\$6,267,634	\$3,470,000	181	74.4	255	
	Surace-Smith	75.2	7,297,810	5,100,000	143	30.4	174	
	Williams-Zophin	72.3	2,478,734	2,250,000	110	59.2	169	
	Oldham-Bianchi	76.2	3,148,318	2,820,000	112	26.1	138	
II	Theodore Pappas	73.1	\$2,318,525	\$2,170,000	107	21.9	129	
	Fred Hadayia	73.6	1,710,195	1,580,000	108	14.8	123	
	Bob Olson	76.4	1,707,777	1,820,000	94	20.9	115	
	Giglione-Ackerman	76.0	1,599,195	1,850,000	86	13.6	100	
III	Steve Greer	73.5	\$1,838,840	\$1,390,000	132	41.9	174	
	Matt Henderson	71.6	1,454,790	1,390,000	105	50.0	155	
	Imran Satti	73.8	1,390,324	1,470,000	95	19.0	114	
	Chris Hernandez	78.4	1,087,842	1,273,000	85	14.4	100	
IV	Slav Bitman	75.5	\$1,187,543	\$1,130,000	105	61.9	167	
V	Sabrina Lloyd	69.8	\$1,279,715	\$1,040,000	123	92.3	215	
VI	Brandon Cooley	76.2	\$1,436,642	\$1,322,000	109	92.3	201	
VII	Philip Prata	75.9	\$834,055	\$800,000	104	45.4	150	
VIII	Jeremy Welch	74.7	\$923,692	\$700,000	132	85.5	217	

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Cunningham-Weatherspoon	72.1	\$150,550	
	Alex Roland	71.8	147,216	
	Dorian Oldham	75.3	146,836	
	James Bailey	71.3	46,868	
Start-Up	Javier Sandoval	80	\$43,663	
	Scott Davis	91	43,570	
	Samantha Chui	75.6	34,046	
	Jason Adamo	74.7	28,443	
	Gevorg Yanukyan	94	23,458	

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Cunningham-Weatherspoon	72.1	\$1,333,024	
	Alex Roland	71.8	1,230,472	
	Dorian Oldham	75.3	1,089,053	
	James Bailey	71.3	444,085	
Start-Up	Jason Adamo	74.7	\$433,474	
	Samantha Chui	75.6	327,164	
	Javier Sandoval	80	275,517	
	Scott Davis	91	112,538	

Public Relations



1. Chuck Hill
CATEGORY I
Lodi, CA



2. Mark Gagliardi
CATEGORY I
Oakley, CA



1. Maureen Roberts
CATEGORY II
Rochester, NY



2. Robin Andrade
CATEGORY II
Malden, MA



1. David Blaisdell
CATEGORY III
Goodlettsville, TN



2. Cheryl Cook
CATEGORY III
Pittsburgh, PA



1. Paul Winslow
CATEGORY IV
St. Louis, MO



2. Darrell Dorey
CATEGORY IV
Mahone Bay, NS



1. Elizabeth Reyer-Corley
Lumberton, MS
Rookie



1. Dion Dizon
Kapolei, HI
IceBreaker



1. Cindy Cleary
Kansas City, MO
Top Manager

Public Relations categories are as follows:

Category	Population
1	over 8,500,000
2	6,500,000 to 8,499,999
3	4,000,000 to 6,499,999
4	Under 4,000,000

ROOKIE: Reps with 2011 Hire Date

ICEBREAKER: Reps with 2012 Hire Date

PR MANAGER: Points earned based on overall growth for respective territories and percentage of Manager's team earning a monthly PR Bonus. If there is a tie for points earned, Top Manager determined by who has highest growth percentage.

October Production

Category	Rank	Name	Production in Cards	Manager
I	1	Chuck Hill	5,419	Nor CA & Reno / Larry Strong
	2	Mark Gagliardi	3,620	Nor CA & Reno / Chuck Hill
	3	Al Wall	2,956	Toronto / Debbie Enstedt
	4	Susan Gilbert	2,319	Chicago / Dawn Trudden
	5	Larry Lozano	2,180	Nor CA & Reno / Chuck Hill
II	1	Maureen Roberts	2,455	NY State / T J Tasker
	2	Robin Andrade	2,177	Mass & RI / Susan Kelleher
	3	Marlene Alen	1,329	Southern FL / Steve Sanchez
	4	Holland Harriss	1,134	Southern FL / Steve Sanchez
	5	Shelly Korb	1,044	GA / John Keliher
III	1	David Blaisdell	4,594	TN & SW NC / Beth Farm
	2	Cheryl Cook	2,355	PA / Katherine Kidder
	3	Patrena Smith	1,823	CT & W MA / Susan Kelleher
	4	Jodi Oleson	1,582	WI / Laurie Onasch
	5	Robin Denham	1,536	KS & NW MO / Cindy Cleary
IV	1	Paul Winslow	5,630	St Louis / Cindy Cleary
	2	Darrell Dorey	2,313	Maritimes / Debbie Enstedt
	3	Elizabeth Reyer-Corley	1,922	MS / Cindy Cleary
	4	Ken Altizer	1,609	WV / Michelle Baxter
	5	Dion Dizon	1,384	HI / Daryl Barnett
Rookie	1	Elizabeth Reyer-Corley	1,922	MS / Cindy Cleary
IceBreaker	1	Dion Dizon	1,384	HI / Daryl Barnett

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

YTD Production

Category	Rank	Name	Production in Cards	Manager
I	*1	Mark Gagliardi	22,168	Nor CA & Reno / Chuck Hill
	*2	Malka Arony	20,943	AZ / Tim Farr
	3	Chuck Hill	19,513	Nor CA / Larry Strong
	4	Rona Pileggi Spano	19,346	Chicago / Dawn Trudden
	5	Brenda Di Somma	18,775	NJ / Brian Ryan
II	*1	Robin Andrade	20,704	Mass & RI / Susan Kelleher
	*2	Erica Dalager	8,784	MN / Laurie Onasch
	3	J T Tasker	8,583	NY State / Billy Sauers
	4	Maureen Roberts	8,475	NY State / J T Tasker
	5	David Scalisi	8,447	NY State / J T Tasker
III	*1	Katherine Kidder	12,826	PA / Denise Gilbert
	*2	Julia DiBartolomeo	11,509	AZ / Malka Arony
	3	Tamara Williams	11,439	IN / Michelle Baxter
	4	Mario Soljan	11,332	NZ / Steve Friedlander
	5	David Blaisdell	7,905	TN & SW NC / Beth Farm
IV	*1	Paul Winslow	17,864	St Louis / Cindy Cleary
	*2	Ken Altizer	17,185	WV / Michelle Baxter
	3	Darrell Dorey	10,902	Maritimes / Debbie Enstedt
	4	Shane Knowles	10,021	ME & NH / Susan Kelleher
	5	Anna Guido-Rohrer	9,945	Southern OH / Michelle Baxter

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER: 61,879 Cards

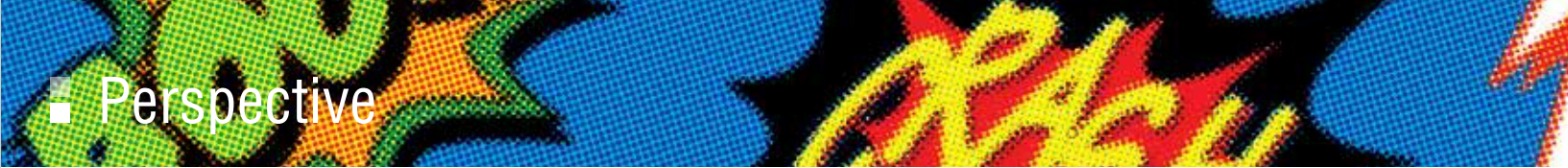
PR Managers

October Results			
Rank	Name	Points Earned	Director
1.	Cindy Cleary	10	Patti Morgan
2.	Jason Beckman	10	Patti Morgan
3.	Beth Farm	10	Patti Morgan
4.	Susan Kelleher	10	Laurie Onasch
5.	Katherine Kidder	10	Denise Gilbert

YTD Results			
Rank	Name	Points Earned	Director
*1.	Susan Kelleher	84	Laurie Onasch
*2.	Jacqueline deVooght	81	Debbie Enstedt
*3.	Cindy Cleary	76	Patti Morgan
4.	Dawn Trudden	73	Denise Gilbert
5.	JT Tasker	67	Billy Sauers

Congratulations to our October Bonus Earners!

Sue Akers	Laurie Gruber	Amanda Mlinaz	Jaime Starcheski
Marlene Alen	Anna Guido-Rohrer	Pater Nielsen	Sarah Thompson-Dufrechou
Ken Altizer	Holland Harriss	Tim O'Connor	Jessica Treybick
Robin Andrade	Jenny Hearn	Jodi Oleson	Leo VanDenBussche
William Bell	Shad Henderson	Steve Orchardton	Bill Verbeten
Gabriela Berloni	Krissa Hensley	Kathleen Pappas	John Wagner
David Blaisdell	Dee Hettinger	Nicole Pate	Jace Wainwright
Manon Brulotte	Charles Hill	Elizabeth Reyer-Corley	Al Wall
Lou Nell Busby	Brett Hulme	Maureen Roberts	Bernard Weaver
Fran Christie	Sandra Knapp	Cas Robinson	Paul Winslow
Cheryl Cook	Marilyn Kohlhase	Chas Robinson	
Christa Davis	Michelle Korb	Irene Rurycz	
Robin Denham	Timothy Leary	Nicole Schneider	
Brenda Di Somma	Tracy Little	Crystal Senour	
Julia DiBartolomeo	Jacqueline Lowe	William Slocum	
Dion Dizon	Larry Lozano	Patrena Smith	
Darrell Dorey	Lacy Martin	John Smyth	
Vivian Dwyer	Carol Matthai	Mario Soljan	
Lee Fivenson	Erin McKee	Rona Spano	
Mark Gagliardi	Mary McPherson	Jennifer Sprout	
Susan Gilbert	Thomas Meadows	Christina Stableford	



■ Perspective



Scott Smith

President
& Chief Marketing Officer

MIND – GUTS – HEART *Planning for 2013*

This is the time of year to talk about your strategy for 2013. Without a plan, very few people achieve success. Without a plan, very few people make their destination.

There are three separate and distinct parts of who you are that play vital roles in your success. They are your mind, your guts and your heart.

Do you know what you want? Here is where your MIND comes in. You must use your brains to come up with a realistic and achievable plan that, with proper execution, can be accomplished. Most people really don't know what they want. Until you actually write it down, it's just a dream. Once you write your goals and dreams down, you have to start to put that picture in your mind every day. You've written it down, you are visualizing, it then becomes time to take action!

You must believe anything is possible. If you don't believe it's possible for you, what are the chances it will happen? At the SGA Meeting, I mentioned that people who call me with ideas are generally those with growth, but people who aren't growing generally call me with excuses. Stop making excuses and start believing in what's possible for you. The one thing that people who enjoy success have is belief in what can be!

Don't be limited by past performance. Every day is a new day to make a difference. We can't look back to the past and wonder "what if." All you have is the present moment. Make a difference today, and today will take care of the week, the week the month, the month the year... and the year the career.

Tend to the details. We don't always see the immediate results of what we just did. You have to execute the little things knowing that they will pay dividends in the long run. A small amount of money invested on a regular basis grows to a fortune after a number of years. Let the power of the little decisions and choices you make every day work for you.

Have the GUTS to stick to your plan. The toughest step to take is... the next one. Sometimes the next step is the wrong one, but you



With retired SGA Joe Manone

don't realize until after you take action. Learn from it. It's okay to make mistakes. The people who make the most mistakes generally get the most accomplished. Those who fail a lot are likely to have a lot more success. Why? They are taking more action. They are putting themselves out there. They are willing to take chances. You must be willing to fail.

Finally, have the HEART to love those you are providing leadership to; or to love those who are providing leadership to you. When you truly care about the people with whom you have surrounded yourself, the power of emotion can drive you like nothing else. If you don't care about the people around you until knowing their failure will cause YOU pain, then you can never achieve your full potential.

The heart drives more plans to fruition than any other factor.

Scott & Sarah



"Ya gotta do what ya gotta do."

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